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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**



**APPLICANT:** George H. Butcher III

**Group Art Unit:** 2164

**SERIAL NO.:** 09/823,376

**Examiner:** To Be Assigned

**FILED:** March 30, 2001

**Attorney Docket No.:** 7056.014

**TITLE:** METHOD OF STRUCTURING A  
CREDIT HAVING A REPAYMENT  
OBLIGATION

**EXPRESS MAIL CERTIFICATE**

**Express Mail Label No.** EV 221201269 US

**Date of Deposit:** January 29, 2003

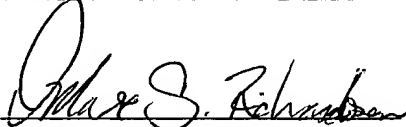
I hereby certify that the following attached paper(s) and/or fee

- (1) Information Disclosure Statement form PTO-1449 Listing References and other Non-Patent Prior Art;(Total 7 Items)
- (2) Supplemental Information Disclosure Statement/Fee Form;
- (3) A self-addressed stamped postcard, return of which is requested to acknowledge receipt of the enclosed documents.

by depositing same in a postage prepaid envelope in an official depository under the exclusive care and custody of the United States Postal Service under 37 C.F.R. Section 1.10 on the date indicated above and is addressed to the "Assistant Commissioner for Patents, Box IDS, Washington, D.C. 20231"

Respectfully submitted,  
**DREIER & BARITZ LLP**

**Dated:** January 29, 2003

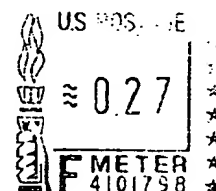
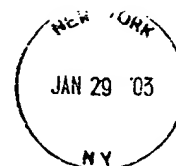
  
Omar S. Richardson

**CORRESPONDENCE:**

**DREIER & BARITZ LLP**  
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Assistant Commissioner For Patents  
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Barry J. Schindler, Esq.  
Dreier & Baritz LLP  
499 Park Avenue, 20<sup>th</sup> Floor  
New York, NY 10022

Appl. No.: 09/823,376

Dckt. No. 7056.014

Mailing Date: January 29, 2003

Atty: BJS

**For: METHOD OF STRUCTURING A CREDIT HAVING A REPAYMENT  
OBLIGATION**

The return of this postcard, properly stamped, will acknowledge receipt in the United States Patent and Trademark Office of the following:

1. Supplemental Information Disclosure Statement and Fee Form;
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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GROUP

APPLICANT: George H. Butcher III

Group Art Unit: 2164

SERIAL NO.: 09/823,376

Examiner: To Be Assigned

FILED: March 30, 2001

Attorney Docket No.: 7056.014

**TITLE: METHOD OF STRUCTURING A CREDIT HAVING A REPAYMENT OBLIGATION**

**INFORMATION DISCLOSURE STATEMENT**

ASSISTANT COMMISSIONER FOR PATENTS  
Washington, D.C. 20231

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Sir:

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on Form PTO-1449, a copy of this is enclosed, may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

1. ☒ **No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:**

☐ 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application or filing date of the continued prosecution application filed on \_\_\_\_\_; or

☐ 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application; or

☒ **37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits, whichever event occurred last.**

2. ☐ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below.

3. ☐ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):

☐ A check in the amount of \$240.00 is enclosed in payment of the fee.

☐ Charge the fee to Deposit Account No. 13-4500. Order No. \_\_\_\_\_ A

DUPLICATE COPY OF THIS SHEET IS ATTACHED.

4. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:

a. ☐ one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below; and

a. ☐ The attached petition requesting consideration of this Information Disclosure Statement; and

a. ☐ the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 10 below.

5. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:

a. ☐ 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;

b. ☐ 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.

c. ☐ The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 7 below.

6. ☐ I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.

☐ I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

7. ☐ A check in the amount of \$130.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(i)(1).

☐ Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 13-4500. Order No. \_\_\_\_\_

A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

☐ The Assistant Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 13-4500. Order No. \_\_\_\_\_. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Dated: January 29, 2003

**CORRESPONDENCE ADDRESS:**

**DREIER & BARITZ LLP**

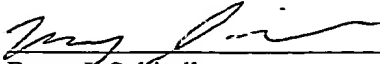
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Respectfully submitted,  
**DREIER & BARITZ LLP**

 By:  
Barry J. Schindler  
Registration No. 32,938



Please type and sign (+) inside this box →  
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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet:            of:

Application Number: 09/823,376

Filing Date: March 30, 2001

First Named Inventor: George H. Butcher III

Group Art Unit: 2164

Examiner Name: To Be Assigned

Attorney Docket Number: 7056.014

**U.S. PATENT DOCUMENTS**

Examiner Initials	Cite No. 1	U.S. Patent Document Number    Kind Code <sup>2</sup> (if known)	Name of Pantentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

Examiner

Date

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### FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Office <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (If Known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYY	Pages, Columns, Lines Where Relevant Passages or Figures Appear	T <sup>6</sup>

Examiner

Date

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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Unique citation designation number. 2 See attached Kinds of U.S. Patent Documents. 3. Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. 6. Applicant is to place a check mark here if English language Translation is attached.

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PRIOR ART-NON PATENT LITERATURE DOCUMENTS		
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (When appropriate), title of the item (book, magazine, journal, serial, etc., date, page(s), volume-issue number(s), publisher, city and/or country where published
	1.	VIN SUPRYNOWICZ, States to sell 'tobacco bonds'?.enterstageright.com, May 8, 2000; pgs 3, 1-3.
	2.	JILL VIHTELIC, Could Tobacco Bonds Go Up in Smoke?, BusinessWeek, November 22, 1999.Energy & Min. L. Inst. Ch. 8 (2001), pgs 270-317.
	3.	Super Sinker, Investopedia.com, October 6, 2002, pgs 2, 1-2.
	4.	Super Sinker Bond, Investorwords.com October 6, 2002, pg 2
	5.	WILLIAM STUART MORGAN III, South Counties Join in Unique Financing Venture for Landfill Development, County News Online, National Association of Counties-Washington, D.C. Vol. 29, NO.11 June 9, 1997
	6.	"Corporate Trust Connection" Newsletter, Winter 1999 (U.S. Bank Corporate Trust Services)
	7.	"Investing Glossary": Supper Sinker Bond, Market Volume, October 6, 2002

Examiner	Date

Signature	Considered

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1 Unique citation designation number. 2 See attached Kinds of U.S. Patent Documents. 3. Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. 6. Applicant is to place a check mark here if English language Translation is attached.

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